

**FIRST CALIFORNIA FINANCIAL GROUP, INC.**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1031681	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,457	\$1,518	4.2%		
Loans	\$939	\$1,002	6.6%		
Construction & development	\$87	\$61	-29.1%		
Closed-end 1-4 family residential	\$68	\$119	73.7%		
Home equity	\$23	\$22	-5.9%		
Credit card	\$0	\$0			
Other consumer	\$4	\$4	12.2%		
Commercial & Industrial	\$233	\$229	-2.0%		
Commercial real estate	\$380	\$425	11.7%		
Unused commitments	\$163	\$200	22.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$119	\$154	29.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$230	\$118	-48.6%		
Cash & balances due	\$30	\$88	194.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,279	\$1,299	1.6%		
Deposits	\$1,130	\$1,161	2.7%		
Total other borrowings	\$144	\$132	-8.4%		
FHLB advances	\$99	\$87	-12.2%		
Equity					
Equity capital at quarter end	\$178	\$219	23.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$30	\$36	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	10.6%	--		
Tier 1 risk based capital ratio	10.9%	15.1%	--		
Total risk based capital ratio	12.2%	16.3%	--		
Return on equity <sup>1</sup>	-4.4%	3.0%	--		
Return on assets <sup>1</sup>	-0.5%	0.4%	--		
Net interest margin <sup>1</sup>	3.5%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	41.2%	74.2%	--		
Loss provision to net charge-offs (qtr)	320.4%	179.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	0.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	34.2%	4.1%	0.0%	0.3%	--
Closed-end 1-4 family residential	1.8%	2.2%	0.7%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.0%	-1.6%	0.0%	--
Commercial & Industrial	0.9%	6.2%	0.5%	0.2%	--
Commercial real estate	1.0%	0.6%	0.0%	0.0%	--
Total loans	4.3%	2.3%	0.2%	0.1%	--